

**FLOODSMART.GOV**

An official site of the National Flood Insurance Program

Moderate to Low Risk Premium Table: Non-Residential

Rates Effective May 1, 2007

MODERATE TO LOW RISK PREMIUM TABLE: NON-RESIDENTIAL

Premiums for Zones B, C, X (Pre-/Post-FIRM)

These premiums are based on a non-residential, one floor, no basement building with a standard \$500 deductible.³
Your premium may be even lower if your community participates in the Community Rating System (CRS).⁴

Building & Contents ¹		Building Only ¹		Contents Only ¹	
Coverage	Annual Premium ²	Coverage	Annual Premium ²	Coverage	Annual Premium ²
\$ 100,000/50,000	\$ 1,146	\$ 50,000	\$ 371	\$ 50,000	\$ 470
200,000/100,000	2,016	100,000	706	100,000	910
300,000/200,000	2,743	200,000	1,136	200,000	1,447
400,000/300,000	3,323	300,000	1,326	300,000	1,837
500,000/400,000	3,901	400,000	1,516	400,000	2,227
500,000/500,000	4,291	500,000	1,704	500,000	2,617

¹ Includes a Federal Policy Fee of \$30 and ICC Premium.

² Includes a Federal Policy Fee of \$30 only.

³ Higher deductible limits are available, up to \$50,000 for Non-Residential properties.

⁴ The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.